

EXHIBIT F

Richard Bartel

From: Gfeller, Alena [Alena.Gfeller@farmcrediteast.com]
Sent: Sunday, May 06, 2018 3:52 PM
To: 'rusalke@optonline.net'
Cc: Dugas, Martha
Subject: Ciuffetelli - 2822 River Road

Importance: High

Attorney Bartel,

I am in receipt of your email dated May 2, 2018 regarding Mr. Ciuffetelli's loan application. As you know, Mr. Ciuffetelli was issued a denial letter regarding his last application. The attachment that you have provided was requested during the underwriting of the prior application but was never received. More importantly, the inclusion of this letter in the application file does not alter the decision by Farm Credit East to deny the application. At this point, the prior application is closed and our denial stands.

As for your suggestion that a new application be opened, please understand that this would be the third application for financing by Mr. Ciuffetelli. To date, Farm Credit East has been unable to extend financing and has issued 2 denial letters. We are respectfully declining any further requests to extend credit to Mr. Ciuffetelli with respect to the property located at 2822 River Road.

Please feel free to contact me should you have any questions.

Alena C. Gfeller

General Counsel

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